AMERICAN INCOME LIFE • NATIONAL INCOME LIFE
AIL NILICO

Spotlight

April 2006 | American Income Life & National Income Life | Volume 39 • Number 4

Introducing the Million Dollar Round Table and The New 65 Percent Career Agent Contract

A Monthly Publication with News, Ideas, and Information for American Income Life and National Income Life Producers

FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Innovate and Collaborate

I have a confession to make. I love *Starbucks* coffee. I tell you this because I read some interesting information on the side of my coffee cup the other day. It seems they — *Starbucks* — always include some interesting reading on your cup so you can expand your mind as you sip on your delicious hot beverage.

The information I read recently comes from Michael Schrage, an MIT design researcher and author of *Serious Play*. Here is what Mr. Schrage had to say, "If we really want to understand innovation and collaboration, we have to explore shared space. Consider Watson and Crick: How many experiments did they do to confirm DNA's double helix? Zero. Not one. They built models based on other people's data. These models were their shared space. Their collaboration in that shared space powered their Nobel Prize-winning breakthrough. If you don't have shared space, you're not collaborating."

I thought this was an interesting fact not only because I didn't know this little tidbit about the discovery of the double helix or rather I wasn't awake enough during Science class to remember. Either way, this insight into innovation and collaboration is very interesting — to me, at this point, anyway — because I feel it has a definitive crossover message into our business. Bear with me on this one. I know I've stretched before, but I promise I will lead you to the point quickly.

Having said that, let's get to the point. It is all about teamwork!

Webster's refers to ***collaboration*** as working together in a joint intellectual effort. ***Innovation*** is referred to as being fast-forward or creative in beginning or introducing something new.

At American Income and National Income, I feel we are all about collaborating and innovating. Simply working together to form ideas and systems to push our businesses forward. As Mr. Schrage referred to it, "we share space." Given this, I feel as though everyone in every Agency pulls together to see every aspect of that Agency grow. In turn, those of us at the Home Office work diligently every day to put together the ideas, recognition, and procedures to make it all a smoother process for everyone.

Along these lines, we have recently accomplished two very significant steps forward in giving our Agents the recognition they deserve for their efforts, innovations, and collaborations. The first is the ***Million Dollar Round Table*** recognition, and the other is the new OPEIU 277 negotiated ***65 percent Career Agent contract***.

Both of these steps forward will allow Agents who are on a career path with American Income and National Income to receive earned acknowledgement for superior performance achievements.

In the end, both of these innovative steps forward were not developed and put into play without the collaborative efforts of those of you in the field and advocates in the Home Office.

I believe we all share our space every day and we try hard to lift-up, help, and mentor our fellow associates. ***The Million Dollar Round Table*** and the new ***65 percent Career Agent contract*** are both evidence of this fact. You can find out more about these new developments on Pages 12 and 13.

On a final note, we have all put our heads and hands around the ***Think Big*** philosophy and in the last three months we have all collaborated to bring every new innovation into our opportunity realm. I am proud of these accomplishments and I can't wait to see how we continue to make it happen each and every day!

Just Think Big!

Dates to Remember

Friday, May 26, 2006
All business and PR credits must be at the Home Office to count for May production.

Monday, May 29, 2006
The Home Office will be closed for Memorial Day.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of $1,070,604.88 in bonuses. For more information on the monthly bonuses, turn to Pages 9 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Congratulations are in Order!

Rachel Buser, an SA with the Durhon Oldham Agency, achieved $100,000 of 13-month in force premium.

Welcome New Directors!

We would like to take this opportunity to introduce and welcome our newest Directors.

Richard Meshulam is our new *Director of Quality Business*. He began his insurance career over 20 years ago with American Income Life. Richard has experience in all areas of Agency management; most of his experience came from his time with the David Cohen Agency in Los Angeles, where he held several positions including conservation and quality control. Richard has already been working with many of the SGA Agencies, and we anticipate his experience will help provide guidance and tools to continue to improve our quality of business

Russell Morris has joined our Executive Sales Team as a *Regional Director*. He previously worked as a successful SGA in Utah. After a brief absence, Russell returned to AIL with the Marc Zipper and the Tom Williams Agencies as an acknowledged MGA and Personal Producer, working primarily with Policyowner Service. He has qualified for both Founder's and President's Club, and he was a top Producer after his return. We believe he will be a valued member of our team.

Our second newest *Regional Director* is Anthony Hinrichs. Tony joined AIL over 30 years ago as a Manager in Ohio. He held positions over the next two decades as an MGA, a Regional Director, and as an SGA. He retired in 1998 with all of his accounts in clear standing and an average life case of $600 annual premium and an 83 percent persistency. Now, Tony is returning back home to the Home Office to help strengthen our relationship with the field.

Corrections

Last month, we listed Mathew Hart as the MGA for Individual Producer Joseph Nosse, where it should have been Zach Hart. Supervising Agent Alex Grakhov's MGA is Nick Zangardi, not Steve Surace. General Agent Travis Moody's MGA is also Nick Zangardi. We apologize for any confusion this may have caused.

Founder's Club Outstanding Producers

March 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Timothy Cruise	Bob Olson	20	$64,570		79.3

▲Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Michael Alcorn	Dino Duarte	Steven Hunter	Edwin Menzies	Carlos Ruano
Lamissi Ali	Michael Edelman	Andrew Johnson	Brendan Moore	Gabriel Santos
Mildred Amadeo	Lorraine Flakes	Desiree Jones	Chad Mulchand	Jean Schmidt
Lorrie Anderson	Joseph Flynn	Robert Kanaan	Joseph Ngadi	David Shufelt
Simon Arias	Sheila Foy	Maake Kaufusi	Miguel Orellana	Nabil Spahi
Luis Bagundo	Verrona Gibson	Christopher Kirk	Stuart Paolino	Jocelyn Sperling
Jeremy Butler	Peter Golesteanu	David Lumbreras	Gregory Parker	Christopher Staulcup
Robert Carter	Matthew Gonzales	Kimberly Mabson	John Petty	Bobbie Stokes
Kioshi Cody	Chad Harris	Elizabeth Marcketta	Michael Raskovskiy	Carolyn Stroman
Ryan Custard	Daushel Henderson	Aleaquenzo McClurkin	Joshua Reynalds	Patrick Thayer
Stephen DeMarie	Matthew Herrera	Kelvin McDiarmid	Michael Rogers	Joshua Werner
Roger Dissmore	Carrie Ho	Larry McGee	Theresa Romano	Alan Yowell
Kristie Druffel	Jon Hudson	Chelsea McKinney	Micah Rounds	

Promoted to 55 Percent Supervising Agent

Melissa Abdullah	Frank Gioffre	Latoya Lestrade	Tracy McNallan
Brandon Corkins	Alex Grakhov	Donald McCrary	Greg Stewart

Promoted to 57.5 Percent General Agent

Teayana Battle	Jeffrey Garey	Matthew Melhorn	Dennis Reiman
David Baum	David Goodman	Kenyatta Melson	Mark Sanders
Roger Beals	Benham Halali	Jason Moore	Derek Sawyer
Brenda Carson	Robert Hill	Mathew Propst	Brian St. Louis
Kyle Chuang	Yevgeniy Kashkin	Dave Ramirez	Joseph Szygiel

Promoted to 60 Percent General Agent

Loren Cardwell	James Cahalin	Timothy Clark	Joshua Goines

Promoted to Master General Agent

Douglas Bauknecht	John Fisher	Kevin Haines	Anthony Mutter
John Collins	Laura Fisher	Warrior Hunt	Vedran Pipinic
Denice Davidson	Craig Gundler	Brian Merryman	Alfred Young

Promoted to Regional General Agent

Kelly McDonald	Brian Schreiter	Nathan Snider
Jay Mullins	Karl Schuckert	

How High Can They Go?

AMS continues to help people realize that they too can take advantage of the unlimited opportunities that American Income and National Income provide. More people are rising through the ranks and becoming MGAs each month. The MGAs who spoke with us this month had amazing things to say about how others can partner their good work habits with the AMS system to rise higher than they may have thought possible.

Omar Hashimi
The Jatoft-Foti Agency
Promoted January 2006

"Over the last three years I've been here, American Income has changed the course of my life and the life of my family. I wish I was here ten years ago. I am very excited to still be here, where I am able to take full advantage of the opportunities the Company provides."

Rog Beaudro
The Steve Greer Agency
Promoted February 2006

"The best advice I can give to those who wish to succeed is to trust in what you are being told. Listen to everything taught by the Managers, be prepared to work hard, and learn how to pick up referrals. A good work ethic and tenacity will get you very far with your career."

Travis Finley
The Roland Fletcher Agency
Promoted February 2006

"The key to success is holding yourself and the people around you accountable, which is difficult work that pays off in the long run. Persistence, confidence, and knowledge will always be important if you wish to be effectual in the field. Just strive to be the best."

Harjeet Rana
The Imran Satti Agency
Promoted February 2006

"This Company gives you the chance to control your own future. Listen to your Managers and those around you who have been successful. They will give you the tips you need to follow in their footsteps. Also, work on controlling and owning the pipeline from the day you start."

John West
The Marc Morton Agency
Promoted February 2006

"I love AMS! Not only does this system allow you to advance on your own merit, but it also lends itself to leadership development and strengthening relationships between Managers and Agents. I believe I speak for most MGAs when I say that I would not trade my SGA, Marc Morton, for anything."

Denice Davidson
The Chris La Fond Agency
Promoted March 2006

"I know it has been said before, but really focus on having good work habits. Be prepared to make small sacrifices for huge rewards. A positive attitude will always make an impact in the field. And strengthen your network of contacts, so you always have somewhere to go if you have questions."

Congratulations Everyone!

1. Sebastian Kazek
Tampa, FL

2. Timothy Cruise
Woodridge, IL

3. Robert Ulreich
Concord, CA

4. Max Quasem
Rancho Cucamonga, CA

5. James Torgerson
Jeffersonville, IN

6. Jeff Debiak
Kansas City, MO

7. Edward Wilkins
Woodridge, IL

8. John Collins
Kailua, HI

9. Carla Miller
Omaha, NE

10. Simon Arias
N. Royalton, OH

All Time Record to Beat
Month: $62,536 Net ALP Zachary Hart

March Production

	Name	Net ALP	NG▲	Rtn	MGA	SGA
1.	**Sebastian Kazek**	**$31,655**		**75.8**	**Joseph Moore**	**Tom Williams**
2.	**Timothy Cruise**	**23,397**		**79.3**		**Bob Olson**
3.	**Robert Ulreich**	**22,201**		**90.4**	**Roger Johnson**	**Jatoft-Foti**
4.	**Max Quasem**	**21,231**		**84.6**	**Earnest Loveless**	**David Cohen**
5.	**James Torgerson**	**20,507**	**100**			**William Heath**
6.	**Jeff Debiak**	**19,916**	**90**		**Samuel Lasala**	**Geneser-Geneser**
7.	**Edward Wilkins**	**19,784**	**96**		**David Wang**	**Bob Olson**
8.	**John Collins**	**19,262**	**88**		**John Collins**	**Rick Altig**
9.	**Carla Miller**	**18,814**		**84.2**		**John Akers**
10.	**Simon Arias**	**17,976**	**89**		**Nicholas Zangardi**	**Surace-Smith**
11.	Arthur Westergren	17,671		70.3	Elaina Bosco	Tom Williams
12.	Tara Soderman	17,665		77.7	Tara Soderman	Rick Altig
13.	Timothy Baker	17,539	94		Timothy Baker	Altig-Hay
14.	Ruben Soberanes	17,092		75.9	Doreen Ryan-Foti	Jatoft-Foti
15.	Garret Kun	17,051	92		Robert Smith	Oldham-Hadayia
16.	Troy Tripp	17,044	93		Scott Rehberg	Surace-Smith
17.	Scott Remmey	16,983		75.4		Eric Giglione
18.	Michael Vasu	16,934	96		Nicholas Zangardi	Surace-Smith
19.	Ramin Madani	15,774		86.9		Bob Olson
20.	Katherine Georgiou	15,685		82.4	Glenn Vandesande	Rick Altig

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: $278,449 Net ALP Zachary Hart

YTD Production

		Name	Net ALP	NG▲	Rtn	MGA	SGA
*	1.	**Max Quasem**	**$67,306**		**84.6**	**Earnest Loveless**	**David Cohen**
*	2.	**Sebastian Kazek**	**63,052**		**75.8**	**Joseph Moore**	**Tom Williams**
*	3.	**Carla Miller**	**57,822**		**84.2**		**John Akers**
*	4.	**Timothy Cruise**	**52,679**		**79.3**		**Bob Olson**
*	5.	**Garret Kun**	**50,746**	**92**		**Robert Smith**	**Oldham-Hadayia**
*	6.	**Jesse Wise**	**49,941**		**68.3**	**Matthew Hogan**	**Oldham-Hadayia**
*	7.	**Steven Stensrud**	**47,422**	**94**		**John McGrath**	**Rick Altig**
*	8.	**Anthony Mutter**	**42,582**	**85**		**Anthony Mutter**	**Altig-Orlovic**
*	9.	**Simon Arias**	**42,575**	**89**		**Nicholas Zangardi**	**Surace-Smith**
*	10.	**Robert Ulreich**	**42,394**		**90.4**	**Roger Johnson**	**Jatoft-Foti**
	11.	Jeff Debiak	41,718	90		Samuel Lasala	Geneser-Geneser
	12.	Scott Remmey	40,599		75.4		Eric Giglione
	13.	Arthur Westergren	38,877		70.3	Elaina Bosco	Tom Williams
	14.	John Collins	37,738	88		John Collins	Rick Altig
	15.	Alex Bluhm	37,631		72.3	Roger Johnson	Jatoft-Foti
	16.	Matthew Herrera	37,381	95		Joshua Goodman	Bill Jennings
	17.	Yevgeniy Kashkin	37,356		79.6	Marjargal Sukhbaatar	Gleb Ostrovsky
	18.	Rachel Buser	37,246		70.7	Matthew Hogan	Oldham-Hadayia
	19.	Joseph Moore	36,816		76.5	Joseph Moore	Tom Williams
	20.	Aunjel Faucheux	36,525	90		Brian Schreiter	Marc Rosen

▲ Percentage of Net to Gross

Happy Anniversary!
Thanks for all you do. Congratulations!

22 Years of Service
Vivian Dwyer

18 Years of Service
Susan Gilbert

17 Years of Service
Scott Remmey

16 Years of Service
Christopher Cummings
Paramjit Sangha

15 Years of Service
Sharon Nigota
Jeff Spanaus

14 Years of Service
Joseph Ward

12 Years of Service
Daniel Phares
George Sturge

11 Years of Service
Edward Clunk
Darrell Dorey
Maria Esposito
Patti Morgan
Gleb Ostrovsky

10 Years of Service
Bruce Jones

9 Years of Service
Tyrone Conard

8 Years of Service
Francisco Perez

7 Years of Service
Timothy Simpson

6 Years of Service
Tod Brown
Becky Cutler
Vance Rountree

5 Years of Service
Mary Ayarzagoitia
Alfred Brenner
Kevin Frain
Hal Herman
Adam Kiss
Theodore Pappas
Douglas Zigby

4 Years of Service
Michael Kolasa
Travis Price
William Slocum
Carey Thompson

3 Years of Service
William Burbank
Louis Costa
Richard Evenson
Patrick Fowler
Mary Hinterberger
Matthew Ho
Stefan Johannsson
Horace Johnson
Nadia King

3 Years of Service Cont.
Claudia Rodriguez
Steven Sequeira
Justin Smith
Karen Stockwell
Steven Strong
Angelika Vassilieva

2 Years of Service
Ronald Berube
Raphael Bouchereau
Rudolph D'Souza
Mark Gorman
Richard Greenberg
John Joswick
Phillip LaCross
Erin Marlow
Helena Rizvan
Erin Smith
Bonnie Williams

1 Year of Service
Lamissi Ali
Valentina Antsipovitch
Elyse Beyer
Sorana Blackfoot
Colin Brandt
Brian Buskirk
Luigi Calandriello
Adam Casto
Elizabeth Chadwick
Eleana Chou
Jessica Contreras
Mathieu Denis-Critchley
Leila Dixon
Robert Gadberry

1 Year of Service Cont.
David Garbarskiy
Katherine Georgiou
Craig Gundler
Jonathan Hebert
Charlie Hill
Shiwa Hollingsworth
Warrior Hunt
William Jaquay
Richard Lawson
Erin Mackarell
Diana McNair
Kenyatta Melson
Charles Musholt
Matthew Nereng
Ian Palmer
Stuart Parnell
Jonathan Pearson
Rebecca Perry
Troy Plummer
Dianna Ray
Avi Regev
Scott Rehberg
Joshua Riehl
Keith Robertson
Theresa Romano
Anthony Sadlon
Kelly Shelton
Tibor Simon
Russell Ullsperger
Emmanuel Villasenor
Christopher Warren

Qualifier	Bonus
Samuel Cohen	$5,688.40
Scott Keeney	$3,565.06
Matthew Melhorn	$3,295.39
Harjeet Rana	$2,906.88
Cory Adams	$2,902.17
Earnest Powers	$2,608.84
Brandon Teter	$2,606.74
Tim McAdams	$2,504.91
Ron Hard	$2,397.55
Nicholas Zangardi	$2,396.72
Travis Finley	$2,343.10
Travis Price	$2,294.07
Hal Herman	$2,191.56
Barry Dillah	$2,171.62
Robert Hughes	$2,037.02
Susan Bergh	$2,011.69
Jessica Rounseville	$1,963.90
Ka Law	$1,954.45
Thomas VanOsdol	$1,910.79
Michel Dickey	$1,907.73
Liza Garcia	$1,898.29
Brendt Kehoe	$1,870.72
Anthony Accurso	$1,858.48
Wes Elder	$1,851.07
Mary Ann Gaelic	$1,840.60
Matthew Herrera	$1,819.33
Patricia Lee	$1,807.45
Mark Gorman	$1,793.95
Rachel Arenas	$1,793.63
David Solomonov	$1,780.57
Megan Olson	$1,778.22
Lily Tchen	$1,772.82
Charles McGrane	$1,763.38
Michael Broker	$1,715.11
Lisa Roemer	$1,710.93
David Garrett	$1,694.57
David Hausman	$1,683.75
Ryan Stenglein	$1,660.27
Noah Alkinburgh	$1,643.47
Asher Lavallee	$1,633.27
Bertrand Lelievre	$1,615.52
Horace Johnson	$1,604.53
Maxine Moody	$1,597.64
Bill Taylor	$1,596.94
Iqbal Khan	$1,576.93
Kenji Leonard	$1,569.84
Doreen Ryan-Foti	$1,530.70
Matthew Hogan	$1,525.50
Cynthia Sittig	$1,474.62
Brett Gryska	$1,471.13
Michael Kolasa	$1,408.71
Matthew Wolfanger	$1,406.64
Patrick Stenglein	$1,396.84

Qualifier	Bonus
Randy Teyssier	$1,396.67
Stefan Johannsson	$1,349.96
James Taylor	$1,308.13
David Ackerman	$1,278.60
Beth Snow	$1,235.22
Amber Madaris	$1,227.96
Donald Orban	$1,207.76
Desislava Dimitrova	$1,192.84
James Nelligan	$1,148.41
Sonny Gurney	$1,141.55
Ian Gingold	$1,131.97
Samuel Lasala	$1,122.02
Pete Pels	$1,114.50
James Tanguay	$1,086.58
Donald Wold	$1,063.58
David Guzman	$1,025.24
Steven King	$1,021.61
Harold Canter	$1,019.00
Godley Varghese	$1,006.92
Jason Young	$973.16
Amir Sedaghat	$972.48
Alla Alexander	$966.85
William Childress	$922.37
Robert Gadberry	$899.78
Arthur Greene	$893.00
Frank Gioffre	$884.72
Gabriel Feldmann	$873.48
William Jaquay	$864.52
David Goodman	$856.50
Thomas Craig	$856.43
Ilya Kardava	$846.56
Cindy Craven	$841.31
David Shields	$833.53
Vann Durham	$824.99
Roger Fung	$821.63
Brandon Corkins	$820.37
Volodymyr Derevyanyy	$817.15
Kobie Samuels	$816.84
Dustin Henderscheid	$807.19
Tanya McClure	$805.51
Mark Bleier	$790.33
Keith Campbell	$790.32
Bradley George	$757.13
Natalie Linker	$734.81
Eric Dionne	$703.55
Catherine Clarke	$703.31
Travis Moody	$658.73
Terrance Hearns	$638.52
Jeremy Welch	$632.97
Timothy Clark	$629.70
Joseph Moore	$625.05
Samantha Chui	$608.93
Edward Isom	$608.33

Qualifier	Bonus
Kenneth Williams	$601.04
Willie Hayden	$595.80
Susanne Munro	$594.45
Marco Chow	$592.83
Wayne Ulrich	$583.99
Christopher Schafer	$578.54
Clayton Frost	$576.47
Patrick Mazerolle	$576.05
Curt Snow	$573.14
David Tubbin	$565.92
Aaron Tavizon	$565.47
Jonathan Pearson	$563.43
William Kaleta	$560.32
AJ O'Connor	$558.86
Rebecca Klebsch	$506.70
Edward Dietrich	$469.92
Brian Merryman	$468.63
Todd Sahm	$449.66
Cesar Astralaga	$442.22
Bonnie Williams	$418.45
Martin Banks	$417.01
Krista Thieme	$411.93
Craig Strompf	$411.84
Eddie Dhillon	$411.39
Greg Stewart	$409.61
Scott Sonnenberg	$403.51
Luis Heredia	$401.88
Keith Moore	$401.73
Eric Miller	$399.06
Timothy Meyer	$394.21
Diane Carrion	$394.06
Eric Renteria	$390.05
John Bulecza	$389.01
Siddharth Patel	$387.71
Lawrence Hauck	$387.06
Darren Miller	$384.28
Harpreet Gujral	$383.76
Earnest Loveless	$382.65
Ryan Freund	$378.99
Michael Zorn	$371.89
Troy Plummer	$278.23
Paul Mahoney	$260.02
Daniel Phares	$249.70
Christopher Dailey	$247.83
Dawn McElwain	$247.42
David Boshard	$247.14
Gary Fix	$245.07
Rachel Buser	$244.24
Rajkumar Padmawar	$243.14
Mathew MacCannell	$234.59
Jocelyn Sperling	$228.56
Matthew Ho	$221.65
Michael Navarette	$221.44

Qualifier	Bonus
Mathieu Denis-Critchley	$218.93
Joshua Goines	$216.28
Craig Nugara	$216.05
James Beck	$213.20
John Fisher	$213.20
David Iriye	$211.92
Jean-Francois Vezina	$211.75
Michael Allen	$211.46
Patrick Coughlin	$210.61
James Larkin	$209.71
Michael Bromberg	$208.80
Victor Quimson	$206.97
Cathy Thompson	$206.67
Colin Brandt	$203.75
Michael Pope	$199.63
Andrew Bishop	$197.65
Fargo Hall	$197.58
Corey Woodson	$194.95
Perquida Osborne	$194.83
Kenyatta Melson	$194.36
Joseph Diecedue	$194.03
Lauren Wojewodzic	$192.05
Tammy Young	$190.96
Tony Motley	$188.59
Joaquin Santos	$187.11
Geoffrey Fischer	$186.66
Phillip LaCross	$185.36
Scott Rhodes	$183.87
Richard Barbour	$180.58
Stuart Paolino	$178.14
Michael Raskovskiy	$174.76
Richard Flores	$174.37
Allan Gilbert	$174.37
Steven Stensrud	$172.65
Michael Hanson	$172.33
Preeti Sahgal	$170.98
Joseph Ngadi	$170.74
Tim Schroeder	$170.19
John Hancock	$170.04
Sue Weiss	$168.73
Michael Nelson	$167.17
Jon Hanec	$165.51
Susan O'Bryon	$164.83
Hovhannes Termartirosian	$162.25
Larry Hardeman	$161.94
Navarro Simmons	$161.42
Preston Foster	$161.27
Amelia Brown	$160.52

Total Bonuses Paid Out
$186,914.85

Supervising Agents

1. Earnest Powers
N. Royalton, OH

2. Ian Gingold
Roanoke, VA

3. Jessica Rounseville
Middletown, CT

March Production

All Time Record to Beat
Month: $43,409 1st Yr.

All Time Record to Beat
Month: $68,050 Net ALP Mary Ann Gaelic

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. **Earnest Powers**	**$37,286**	**$52,233**	**84**		**Scott Rehberg**	**Surace-Smith**
2. **Ian Gingold**	**24,517**	**29,296**	**90**		**Tim Schroeder**	**Marc Morton**
3. **Jessica Rounseville**	**20,377**	**25,293**	**86**		**Maxine Moody**	**David Zophin**
4. Michael Broker	17,495	27,278	98		Hal Herman	Durhon Oldham
5. Asher Lavallee	16,870	23,300		74.0	Kevin Frain	Rick Altig

YTD Production

All Time Record to Beat
YTD: $266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: $443,893 Net ALP Mary Ann Gaelic

N.ame	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. **Earnest Powers**	**$58,729**	**$86,281**	**84**		**Scott Rehberg**	**Surace-Smith**
2. **Ian Gingold**	**55,951**	**72,203**	**90**		**Tim Schroeder**	**Marc Morton**
3. **Brandon Corkins**	**41,075**	**65,579**	**90**		**Arthur Greene**	**Paul Rumbuc**
4. Alex Grakhov	39,148	53,111	87		Nicholas Zangardi	Surace-Smith
5. Wayne Ulrich	36,037	47,597		74.2	Sonny Gurney	Paul Rumbuc

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents

1. Brandon Teter
Harrisburg, PA

2. Daniel Phares
Morgantown, WV

3. Matthew Melhorn
Plymouth Mtg., PA

4. Travis Moody
N. Royalton, OH

5. Mary Ann Gaelic
Auckland, NZ

March Production

All Time Record to Beat
Month: $102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: $111,262 Net ALP Eric Neal

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. **Brandon Teter**	**$42,601**	**$46,780**		**76.1**	**Matthew Hogan**	**Oldham-Hadayia**
2. **Daniel Phares**	**39,549**	**42,009**		**69.2**	**Tim Schroeder**	**Marc Morton**
3. **Matthew Melhorn**	**39,367**	**42,591**		**70.3**	**Robert Smith**	**Oldham-Hadayia**
4. **Travis Moody**	**35,209**	**42,869**	**89**		**Nicholas Zangardi**	**Surace-Smith**
5. **Mary Ann Gaelic**	**35,013**	**57,876**	**90**		**Lawrence Hauck**	**Steve Friedlander**
6. David Goodman	29,487	41,815	93		Joshua Goodman	Bill Jennings
7. Christopher Schafer	26,601	37,767	95		David Garrett	Geneser-Geneser
8. Steven Engrav	24,210	35,452		75.1	Wayne Hendricks	Joe Manone
9. Torrence Henry	24,172	35,026	90		Robert Hughes	Bob Olson
10. James Larkin	19,346	29,664		76.5		Theodore Pappas

YTD Production

All Time Record to Beat
YTD: $489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: $864,620 Net ALP

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. **Travis Moody**	**$101,990**	**$118,073**	**89**		**Nicholas Zangardi**	**Surace-Smith**
* 2. **Daniel Phares**	**101,016**	**121,980**		**69.2**	**Tim Schroeder**	**Marc Morton**
* 3. **Brandon Teter**	**96,149**	**112,982**		**76.1**	**Matthew Hogan**	**Oldham-Hadayia**
* 4. **Matthew Melhorn**	**95,342**	**108,972**		**70.3**	**Robert Smith**	**Oldham-Hadayia**
* 5. **David Goodman**	**86,916**	**113,292**	**93**		**Joshua Goodman**	**Bill Jennings**
6. James Cahalin	75,179	85,130	84		Joshua Goodman	Bill Jennings
7. Steven Engrav	67,589	102,223		75.1	Wayne Hendricks	Joe Manone
8. Mary Ann Gaelic	66,310	126,683		75.1	Lawrence Hauck	Steve Friedlander
9. Danielle Holmes	60,513	74,970		70.2	Joshua Goodman	Bill Jennings
10. Noe Gonzales	52,799	86,800		70.5	Doreen Ryan-Foti	Jatoft-Foti

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Introducing:

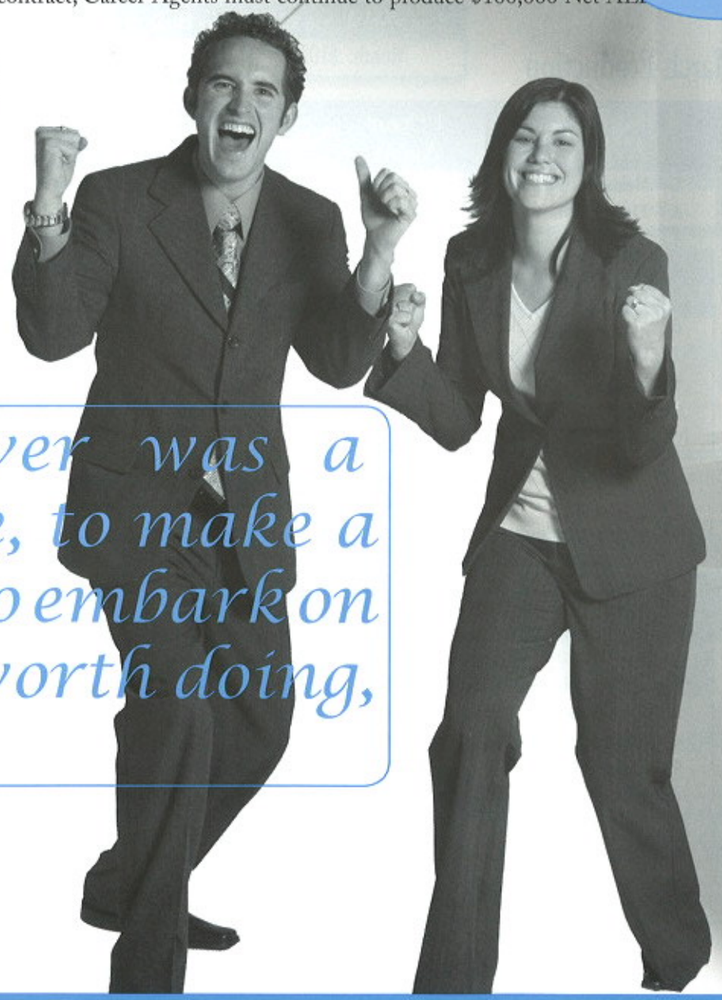
Two New and Exciting Agent Developments. . .

The New AIL 65 Percent Career Agent Contract

We have said it before and we will say it again. At American Income, we are always looking for better ways to serve our Agents, our prospects, and our policyowners. Well, in true American Income fashion, we now have available a new way to help our Career Agents on their career path with the Company.

This March, American Income has made available a new ***OPEIU Local 277 negotiated 65 percent Career Agent contract*** which is for Career Agents who have a tenure of five years and have written $500,000 of Net ALP in that same time period. In order to maintain this contract, Career Agents must continue to produce $100,000 Net ALP per year.

If we want the best for ourselves, we need to bring the best out for our people, and we are doing just that with this new contract! We want everyone to believe in the magic of thinking big and what better way to do that than to give you what you want!



If there ever was a time to dare, to make a difference, to embark on something worth doing, it is now!

&

The New AIL/NILICO Million Dollar Round Table

Founded in 1927, the ***Million Dollar Round Table*** is comprised of the top sales professionals in the life insurance business from more than 60 nations and about 475 companies. ***Million Dollar Round Table*** members are recognized as skillful professionals who are considered to be among the best in the industry who perform outstanding client service, are recognized business and community leaders, and have achieved the highest standard of sales excellence in the life insurance arena.

As of March 1, 2006, American Income and National Income have added the most prestigious status that an insurance company can have for its Producers — a ***Million Dollar Round Table***. Requirements for this exclusive recognition are that any Personal Producer produce $1 million of Net ALP from 1999 forward through the end of a production year. Once a Producer meets these requirements, they will be recognized at the next convention and presented with at $5,000 bonus check.

American Income and National Income are proud to announce their first Million Dollar Round Table members, Tim Cruise from the Bob Olson Agency and Ruben Soberanes from the Jatoft-Foti Agency. These distinguished Producers met the required million dollar production level by year-end 2005, and thus, will receive a beautiful award on stage at this year's convention in Boca Raton, Florida, along with their check for $5,000.

Congratulations to these phenomenal Producers. Listed below is a little information about our inaugural Million Dollar Round Table Members. . .

Tim Cruise has had a fabulous career with American Income which began in 1994. Tim is a three time Individual Producer of the Year and remains a monthly top ten producer. Tim has overcome many obstacles, but continuously preforms on a top level. This month alone, Tim brought in an amazing $23,397 in Net ALP with a 79.3 percent Retention. With consistent performance, month after month, it is no wonder what has made Tim Cruise a million dollar producer.

Congratulations, Tim, on this great accomplishment!

Like Tim, Ruben Soberanes, with the Jatoft-Foti Agency, has been a consistent American Income Producer. Ruben was a top ten year to date award winner in 2001, 2002 and 2004. He is also a 2005 award winner and an inaugral member of the new Million Dollar Round Table. Again, it is no wonder he has achieved this elite recognition given the top-notch accomplishments he has made in the last five years. Ruben has been with American Income for eight years.

Congratulations, Ruben, on this great accomplishment!

When will your name be among those already on the list of Million Dollar Round Table members. We are definitely looking forward to adding new names!

Master General Agents

1. Harjeet Rana
Halifax, NS

2. Matthew Hogan
Harrisburg, PA

3. Scott Rehberg
N. Royalton, OH

4. Robert Hughes
Woodridge, IL

5. Wayne Hendricks
Menomonee Falls, WI

March Production

All Time Record to Beat
Month: $190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: $250,859 Net ALP Jim Bianchi

	Name	1st Year Agent	Net ALP	NG	Rtn	SGA
	1. Harjeet Rana	**$116,386**	**$115,657**	**84**		**Imran Satti**
	2. Matthew Hogan	**106,356**	**138,335**		**72.6**	**Oldham-Hadayia**
	3. Scott Rehberg	**85,538**	**85,538**	**84**		**Surace-Smith**
	4. Robert Hughes	**77,603**	**87,944**	**82**		**Bob Olson**
	5. Wayne Hendricks	**73,655**	**95,944**		**76.0**	**Joe Manone**
	6. David Wang	63,925	106,559		71.2	Bob Olson
	7. Samuel Cohen	63,651	85,160		71.6	Oldham-Hadayia
	8. Cheryl Foti	54,756	75,829	85		Jatoft-Foti
	9. Lawrence Hauck	51,968	95,542		69.9	Steve Friedlander
	10. Megan Olson	51,123	111,336		73.9	Steve Hartman

YTD Production

All Time Record to Beat
YTD: $1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: $2,168,283 Net ALP Paul Rumbuc

	Name	1st Year Agent	Net ALP	NG	Rtn	SGA
*	**1. Matthew Hogan**	**$264,345**	**$379,550**		**72.6**	**Oldham-Hadayia**
*	**2. Robert Hughes**	**205,092**	**261,043**	**82**		**Bob Olson**
*	**3. Harjeet Rana**	**192,807**	**193,413**	**84**		**Imran Satti**
*	**4. David Wang**	**181,080**	**318,412**		**71.2**	**Bob Olson**
*	**5. Wayne Hendricks**	**176,468**	**235,156**		**76.0**	**Joe Manone**
	6. Scott Rehberg	158,148	158,823	84		Surace-Smith
	7. Cheryl Foti	137,590	242,299	85		Jatoft-Foti
	8. Samuel Cohen	135,945	199,036		71.6	Oldham-Hadayia
	9. Sonny Gurney	135,362	155,807		76.1	Paul Rumbuc
	10. Arthur Greene	122,317	138,984		75.3	Paul Rumbuc

Master General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have four First Year Agents coded and meet all production requirements.*

Regional General Agents

1. Jim Bianchi
Rochester, NY

2. Sonny Gurney
Troy, MI

3. Mathew Hart
N. Royalton, OH

March Production

	Name	1st Year Agent	Net ALP	NG	Rtn	SGA
	1. Jim Bianchi	**$160,253**	**$272,625**		**71.5**	**Durhon Oldham**
	2. Sonny Gurney	**136,589**	**176,167**		**76.1**	**Paul Rumbuc**
	3. Mathew Hart	**117,886**	**188,959**		**68.8**	**Surace-Smith**
	4. A J O'Connor	114,326	173,540		72.6	Steve Greer
	5. Steve Surace	101,926	145,286	91		Surace-Smith

YTD Production

	Name	1st Year Agent	Net ALP	NG	Rtn	SGA
*	**1. Jim Bianchi**	**$456,954**	**$812,601**		**71.5**	**Durhon Oldham**
	2. Sonny Gurney	**422,608**	**513,168**		**76.1**	**Paul Rumbuc**
	3. David Wang	**297,854**	**472,314**		**70.3**	**Bob Olson**
	4. A J O'Connor	293,013	399,699		72.6	Steve Greer
	5. Dustin Venekamp	281,580	411,599		70.9	Altig-Orlovic

$Show Me the Money$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Sebastian Kazek	Tom Williams	$5,603.78
Max Quasem	David Cohen	$4,523.99
Timothy Cruise	Bob Olson	$4,445.50
Robert Ulreich	Jatoft-Foti	$4,440.36
Carla Miller	John Akers	$3,966.12
Tara Soderman	Rick Altig	$3,356.52
Katherine Georgiou	Rick Altig	$3,324.90
Ramin Madani	Bob Olson	$3,154.94
Crystal Valentine	Steve Hartman	$3,099.67
James Torgerson	Bill Heath	$3,078.09

Total Retention Bonus Paid: $573,070.87 550 Producers Qualified

MGA Bonus*

Qualifier	SGA	Bonus Amount
Harjeet Rana	Imran Satti	$13,189.23
Matthew Hogan	Oldham-Hadayia	$13,185.69
Samuel Cohen	Oldham-Hadayia	$9,909.37
David Wang	Bob Olson	$8,699.15
Megan Olson	Steve Hartman	$5,522.73
Lawrence Hauck	Steve Friedlander	$5,493.32
Robert Hughes	Bob Olson	$5,405.56
Scott Rehberg	Surace-Smith	$5,400.70
Tim McAdams	Tyronr Conard	$5,009.97
Travis Finley	Roland Fletcher	$4,953.67

Total Leadership Bonus Paid: $268,037.06 103 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Daryl Barnett	Rick Altig	$7,067.00
Kelvin Muggeridge	Steve Friedlander	$3,374.50
Carl Musholt	Chris Hernandez	$2,822.35
Kathleen Loughran	HO New York	$1,608.00
Timothy Farr	Paul Rumbuc	$1,293.00
Mary Hinterberger	Steve Greer	$1,258.50
Mark Gagliardi	Jatoft-Foti	$1,240.00
Barbara Knight	Scott Latta	$1,176.00
Tracy Smith	Oldham-Hadayia	$1,143.50
Giovanna Dubinsky	Geneser-Geneser	$1,001.50

Total PR Bonus Paid: $42,582.10 106 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!

"Napoleon Bonaparte once said, 'ability is of litte account without opportunity.' This office will allow more opportunity for my Managers and myself. All the Company can do id provide opportunities for me and I am doing the same for my Agency. It will be up to us to make the most of those opportunities. Keep an eye out for our next office. It is all about *Opportunity Unlimited*."

— Theodore Pappas

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of March. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency

Rick and his team opened office number seven in March.

Langley, British Columbia

MGA: Brett MacCannell and Gary Fix

The Theodore Pappas Agency

Theo opened a satellite office this month.

Whitestone, New York

MGA: Verdan Pipinec

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!

MARCH CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		72.1	$729,154	$650,000	112	$1,226,949

MARCH CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		69.9	$267,179	$125,500	213	$344,659
Paul Rumbuc		73.9	172,269	138,500	124	284,426
Marc Morton		70.0	130,707	112,500	116	202,802
Altig-Orlovic		68.1	132,171	121,250	109	177,018

MARCH CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace Smith	92		$225,071	$97,500	231	$340,579
Bill Jennings		68.0	188,088	93,000	202	238,606
Steve Friedlander		73.5	132,006	80,000	165	227,062
Steve Hartman		71.5	98,604	67,000	147	166,591
Tyrone Conard		70.0	115,535	91,000	127	140,933
Steve Greer		72.5	114,327	92,500	124	173,541

MARCH CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.1	$78,256	$43,500	180	$117,508
Bill Heath	83		73,145	54,000	135	104,655
Mark Hancock		69.2	74,629	65,000	115	119,952
Marc Rosen	89		53,716	52,000	103	86,198

MARCH CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		$72,718	$28,000	260	$76,989
Scott Latta	89		41,353	19,500	212	50,799
Roland Fletcher	87		48,705	39,000	125	58,721
Gary Bleier		77.5	40,054	39,000	103	53,386
Steve Jakubczak		69.1	37,944	37,000	103	41,942

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		72.1	$1,743,845	$1,950,000	89	$3,132,402

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Oldham-Hadayia		69.9	$638,599	$376,500	170	$895,639
Paul Rumbuc		73.9	522,573	415,500	126	808,960
Altig-Orlovic		68.1	395,778	363,750	109	586,988

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Bill Jennings		68.0	$572,089	$279,000	205	$710,672
Surace-Smith	92		537,443	292,500	184	855,393
Steve Hartman		71.5	243,140	201,000	121	420,330
Steve Friedlander		73.5	271,873	240,000	113	449,095
Steve Greer		72.5	293,418	277,500	106	399,703

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		69.1	$183,442	$130,500	141	$299,301
Mark Hancock		69.2	197,589	195,000	101	342,911

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez	85		$176,902	$84,000	211	$196,044
Steve Jakubczak		69.1	144,534	111,000	130	166,949
Scott Latta	89		71,082	58,500	122	101,428

PR Manager

Debbie Enstedt
Winnipeg, MB

Category A:

Mark Gagliardi
Concord, CA

Daryl Barnett
Burnaby, BC

Category B:

Vivian Dwyer
Glen Allen, VA

Mary Hinterberger
Houston, TX

Category C:

Kenneth Altizer
Nitro, WV

Renee Flannery
N. Royalton, OH

March Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	**17,611**	**Rick Altig**
2. Charles Hill	**8,047**	**Jatoft-Foti**
3. James Tasker	5,724	Durhon Oldham

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Mark Gagliardi	**5,621**	**Jatoft-Foti**
2. Daryl Barnett	**4,738**	**Rick Altig**
3. Brenda DiSomma	3,680	Eric Giglione
4. Timothy Farr	2,720	Paul Rumbuc
5. David Blaisdell	2,582	Rick Altig

Category B	No. Cards	SGA
1. Vivian Dwyer	**3,581**	**Altig-Hay/Bitman**
2. Mary Hinterberger	**1,697**	**Steve Greer**
3. Irene Rurycz	1,195	Surace-Smith
4. Brenda Swecker	1,145	Chris La Fond
5. Sue Akers	1,033	John Akers

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	**17**	**Marc Morton**
2. Renee Flannery	**10**	**Surace-Smith**
3. Richard Case	7	Surace-Smith
3. Donald Spohn	7	Marc Morton
3. Jerry Hartnett	7	Marc Morton

YTD Production

PR Manager	No. Cards	SGA
***1. Debbie Enstedt**	**41,499**	**Rick Altig**
***2. Malka Arony**	**14,081**	**HO CA/Hartman**
3. James Tasker	13,746	Durhon Oldham

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
***1. Mark Gagliardi**	**7,764**	**Jatoft-Foti**
***2. Brenda DiSomma**	**7,281**	**Eric Giglione**
3. Daryl Barnett	5,896	Rick Altig
4. Malka Arony	5,539	HO CA/Hartman
5. Timothy Farr	5,238	Paul Rumbuc

Category B	No. Cards	SGA
***1. Vivian Dwyer**	**5,168**	**Altig-Hay/Bitman**
***2. C.J. Briggle**	**3,310**	**Steve Hartman**
3. Brenda Swecker	3,285	Chris La Fond
4. Kelvin Muggeridge	3,188	Steve Friedlander
5. Irene Rurycz	2,988	Surace-Smith

All Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
***1. Kenneth Altizer**	**31**	**Marc Morton**
***2. Patti Morgan**	**21**	**Marc Rosen**
3. Renee Flannery	17	Surace-Smith
4. Richard Case	16	Surace-Smith
5. Bill Sauers	15	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

Lance Brown

January 20, 1954

-

March 25, 2006

You will be greatly missed.

American Income lost a dear friend and a great colleague on March 25, 2006. Lance Brown started with American Income in 1998 and has been a tremendous asset to our Company since he became an Agent. He has been a great Personal Producer and inspiration to all who came in contact with him. Below are some words about Lance from those who knew him best. Lance will be greatly missed.

Roger Smith
President and CEO

I want to begin by offering my deepest personal condolences and those of the entire Zophin Agency to Mrs. Aine Brown. I am honored to have been asked to write a few words.

Regardless of circumstance, death almost always comes far too soon, but in Lance's case, his sudden and unexpected passing at the age of 52 can only be described as a theft of something precious.

It has robbed his wife and family of a loving husband and son. It has robbed his colleagues of a friend, mentor, and a great inspiration. It has robbed American Income of one of its finest people. For all of these reasons and countless more, Lance will be dearly and sorely missed. His passing represents a tremendous loss for all of us.

Lance joined American Income in 1998. What an asset it was to attract him! He became a top producer from the very start and inspired many to accomplish as he had. Lance, along with a few key individuals in this Company, set a new precedent on what an individual could achieve in this great Company.

Lance joined the Zophin Agency last summer. He immediately displayed to all of us he wasn't content to focus his seemingly boundless energies and determination just for his own benefit; he was always concerned in helping others achieve their dreams as well. He continuously spent time with other people in our organization sharing his own personal experiences to help them.

Lance was blessed with an incredible amount of talent, determination and a will to succeed. Shortly after Lance joined our organization, he spoke at an Agency meeting. It wasn't too long before someone asked Lance what was the "secret" to his success. Lance responded, "There really isn't a difference between myself and anyone else in this room today." He then continued to say, "Actually, I shouldn't say that. The only difference is that I do more of the things we all should be doing." I know in my heart this is the way Lance would want to be remembered, as the person who always went above and beyond to be the best he could possibly be. He truly believed that American Income offered people an opportunity no other company could.

Lance passed away on Saturday, March 25, 2006. That day was also his last day in the field. Ironically, he had his single best production day of his career, $6,200 ALP. He finished the week with over $10,000 of ALP!

In short though, we mourn and grieve Lance's passing. However, it is also important that we celebrate his remarkable achievements and we remember him as a bright and shining star — a source of inspiration for all of us at American Income and National Income.

David Zophin
State General Agent

As I am sure many of you know, American Income lost a good friend on March 25, 2006. His name is Lance Elliot Brown. Lance was a dear friend of mine since we began working together many years ago in Las Vegas, Nevada. When he moved to Arizona he actually lived with me in my home while he was getting situated. Lance was a top producer for many years, but his value to me and to all who knew him went much deeper than production.

Lance was loved by so many people. He would do anything for anyone and he truly was a giving, loving, loyal man. He will be missed by all he ever came in contact with, but his legacy will live on forever.

Lance was as hardworking as anyone I have ever met. He was devoted to his wife Aine and devoted to his career. He was so passionate and proud about everything he did. He was a class act all the way around, and I am sure he is doing drop-bys as we speak in the greatest zip code of all.

Lance's death was so sudden I think we are all in shock and denial, but there is a valuable lesson we can all take from this tragedy — tell the ones we love that we love them and don't take one day at this great Company or of our lives for granted.

Lance died doing what he loved. He had the best day of his career the day he died, and he was talking to the woman he loved at the time he passed away.

Lance, we say goodbye for now. We will see you soon.

Love forever, your friend,

Steve Hartman
State General Agent

FROM THE DESK OF:

Domenico Bertini
Director of Agent Retention

American Income Life Dreams

In Europe, where I grew up, we always looked at America as the land of plenty. I remember playing "Cowboys and Indians" in the streets of Palermo, Sicily, dreaming of the day I would be living in America. That day came in 1985, when I moved to Los Angeles, California.

I remember the first car I bought — a VW Golf for $1,500. It was pea green with no air conditioning and almost no brakes. I remember waiting for my green card and reminding myself to practice my language skills, because when that day came, I would go for an interview to get a job with a sales company.

I remember interviewing with Josh Chalom and David Cohen in April 1986 and becoming a licensed Agent a month later. The rest is history, but it also pertains to the present.

I always looked at the positive side of our business. Bad day in the field? There's seven days in a week. Bad week? Four to five weeks in a month. Bad month? Three months in a quarter. Bad quarter? Four quarters in a year.

The only thing that counted was the knowledge I had of a company that would back me up no matter what. If I worked as hard as I could and did the best I could in the most difficult times, I knew American Income Life would never abandon me. And it didn't! And this has not changed. The job I always wanted became a way of life. That is what this Company of ours is all about — a way of life.

Every time I talk to one of the directors, we share ideas on how to make life better at AIL. Every Friday, we talk to one of the SGAs, and we make suggestions to improve their operation.

That is how we created a better advance for the initial contract, so new Agents can take home more money. That is how we have a new Career Agent contract after five years of tenure that raises the historical standards of the company.

In 1927, the insurance industry founded the Million Dollar Round Table, comprised of the top sales professionals in the life insurance business from more than 60 countries and 475 companies. The members of this elite club are recognized as skillful professionals who are considered to be among the best in the industry. They perform outstanding client services, are recognized business and community leaders, and have achieved the highest standard of sales excellence in the life insurance and financial service arena.

I was not born in 1927, but when I read about the Million Dollar Round Table sometime in the 90s, I knew sooner or later AIL would acquire its own. Effective March 1st, we did just that. We already have two qualifiers that, since January 1999, the year our President and CEO Roger Smith launched AIL to new heights, have written over $1,000,000 of Net ALP.

These outstanding Agents earn five times as much as the industry average. Are they five times smarter? Do they work five times harder? If the answer is no, then you may ask, "What do they have that I don't?"

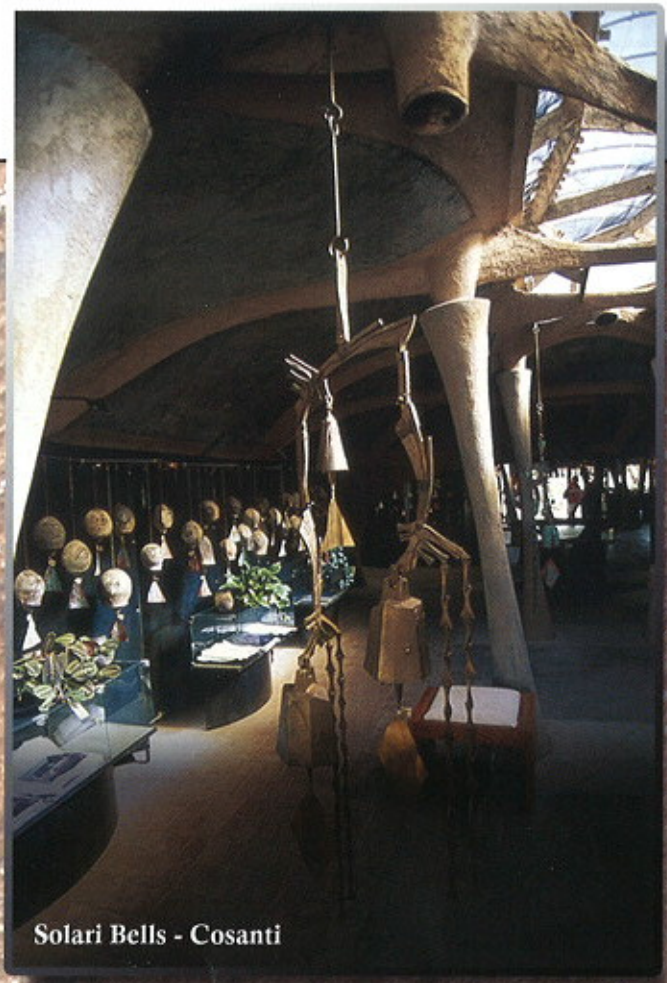
The main thing separating them from us is they think and dream five times bigger.

Remember, it is never too late for success!

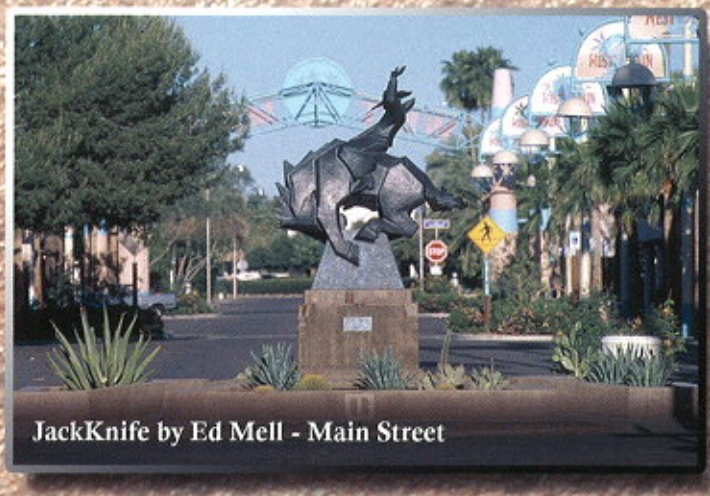
May 17-20, 2007

Scottsdale

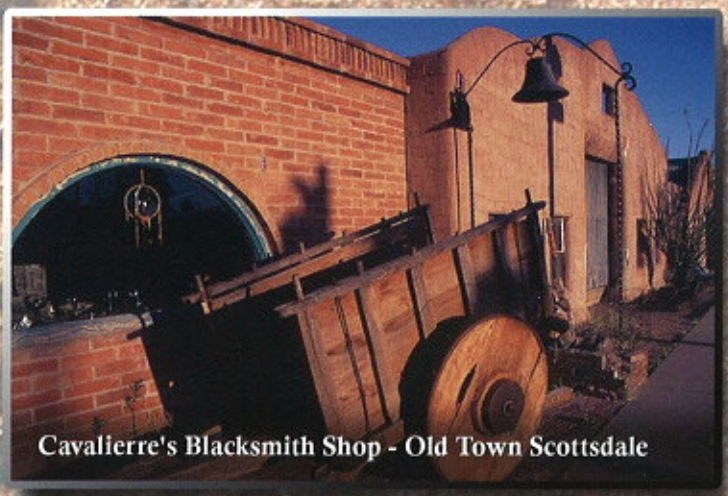
A Visual Look at *Arts & Culture*



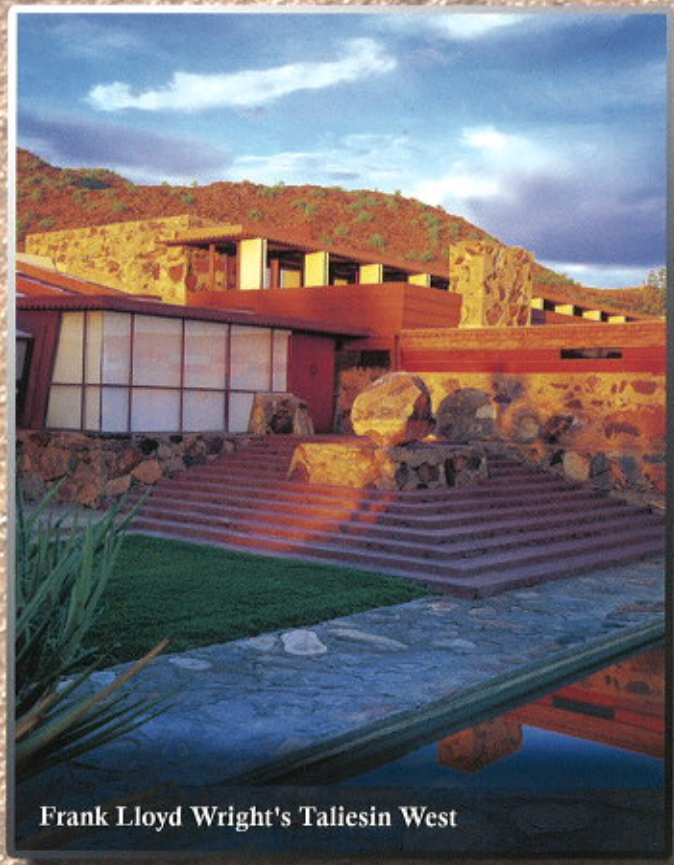
Solari Bells - Cosanti



JackKnife by Ed Mell - Main Street



Cavalierre's Blacksmith Shop - Old Town Scottsdale



Frank Lloyd Wright's Taliesin West

Photos courtesy Scottsdale Convention & Visitors Bureau: http://www.scottsdalecvb.com

THE Fairmont
SCOTTSDALE PRINCESS

Public Relations Bonus

Qualifiers

Daryl Barnett	$7,067.00
Kelvin Muggeridge	$3,374.50
Carl Musholt	$2,822.35
Kathleen Loughran	$1,608.00
Timothy Farr	$1,293.00
Mary Hinterberger	$1,258.50
Mark Gagliardi	$1,240.00
Barbara Knight	$1,176.00
Tracy Smith	$1,143.50
Giovanna Dubinsky	$1,001.50
Heather Bunyan	$940.00
Malka Arony	$904.20
Kenneth Altizer	$864.00
Erica Dalager	$760.70
Holly Dichiaro	$759.75
Marilyn Kohlhase	$745.50
Ulyssia Williams	$706.50
Renee Flannery	$662.00
William Sauers	$645.00
Jerry Hartnett	$626.00
Frances Christie	$607.50
Gorman French	$580.50
Elyse Beyer	$562.35
Sara Thraikillle	$526.50
Gary Silberman	$469.50
Larry Lozano	$441.95
Emily Jennings	$433.75
Sue Akers	$431.50
Vivian Dwyer	$418.40
David Blaisdell	$406.50
Susan Fuldauer	$393.50
Susan Cooksey	$359.00
Brenda DiSomma	$348.45
Al Wall	$323.00
Casandra Robinson	$311.70
Brenda Swecker	$304.50
Leon Germon	$304.00
Laura Mackin	$295.50
Rona Pileggi Spano	$293.30
Donald Spohn	$268.50
Christopher Olson	$255.00
Mary Ellen Dahl	$246.00
Richard Case	$227.00
Darrell Dorey	$222.50
Patti Morgan	$206.50
Joe Galusha	$204.00
George Farenthold	$190.50

Shannon Walker	$184.50
David Provencher	$170.00
Bill Verbeten	$169.00
Becky Cutler	$167.50
James Tasker	$159.25
William Slocum	$159.00
Karen Rosenberg	$123.00
Dorit Frank-Nadav	$120.00
Irene Rurycz	$119.00
Charles Hill	$116.00
C.J. Briggle	$105.00

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

$42,582.10

March Bonus Qualifiers

Harjeet Rana	$13,189.23
Matthew Hogan	$13,185.69
Samuel Cohen	$9,909.37
David Wang	$8,699.15
Megan Olson	$5,522.73
Lawrence Hauck	$5,493.32
Robert Hughes	$5,405.56
Scott Rehberg	$5,400.70
Tim McAdams	$5,009.97
Travis Finley	$4,953.67
Wayne Hendricks	$4,810.62
Randy Teyssier	$4,727.50
Maxine Moody	$4,641.51
Tim Schroeder	$4,491.09
Samuel Lasala	$4,329.61
Steve Surace	$4,101.31
Robert Dunn	$4,033.35
Arthur Greene	$4,021.25
Roger Fung	$3,711.45
Charles McGrane	$3,545.28
Michael Laramie	$3,495.18
Donald Orban	$3,444.80
David Solomonov	$3,377.51
David Garrett	$3,361.09
Rachel Arenas	$3,349.16
Preston Foster	$3,245.08
Sonny Gurney	$3,233.65
Wes Elder	$3,007.80
Diane Carrion	$3,005.05
Edward Isom	$2,951.98
Ryan Stenglein	$2,911.97
Bill Taylor	$2,797.78
Mark Bleier	$2,787.30
Eddie Dhillon	$2,731.61
Kevin Frain	$2,723.41
James Taylor	$2,718.75

A. J. O'Connor	$2,689.50
Vlad Basov	$2,667.67
Mathew Hart	$2,615.67
Robert Gadberry	$2,599.98
Curt Snow	$2,531.46
Matthew Wolfanger	$2,505.40
Harpreet Gujral	$2,500.42
John McGrath	$2,483.48
Godley Varghese	$2,344.18
Elaina Bosco	$2,298.26
Dorian Oldham	$2,293.37
Joseph Moore	$2,185.82
Craig Nugara	$2,180.74
Justin Smith	$2,123.36
Brian Schreiter	$2,117.93
Jon Hanec	$2,102.21
Steven King	$2,100.41
Donald Wold	$2,037.96
Liza Garcia	$2,024.50
Earnest Loveless	$2,006.25
Mark Gorman	$1,994.02
Amir Sedaghat	$1,980.33
Anthony Accurso	$1,959.75
Krista Thieme	$1,931.52
Keith Campbell	$1,796.16
Allan Jennings	$1,785.17
Bertrand Lelievre	$1,735.42
Willie Hayden	$1,720.80
Jim Bianchi	$1,542.67
Glenn Snowden	$1,516.07
Michael Nelson	$1,482.10
Volodymyr Derevyanyy	$1,428.82
Jason Dickson	$1,394.62
Michael Robert	$1,327.09
David Farraway	$1,288.37
Doreen Ryan-Foti	$1,263.36

Dustin Henderscheid	$1,210.79
Glenn Vandesande	$1,176.43
Cheryl Foti	$1,175.29
Stefan Johannsson	$1,162.54
Samantha Chui	$1,141.74
Tony Motley	$1,136.11
Preeti Sahgal	$1,082.17
Philip Prata	$1,068.56
Eric Labossiere	$1,007.32
Luis Heredia	$1,004.69
Vann Durham	$928.11
Gary Fix	$919.03
Paul Mahoney	$839.05
Susanne Munro	$835.95
Matthew Ho	$831.20
Zachary Hart	$816.91
Aaron Webb	$775.48
Cathy Thompson	$775.03
Brian Lulloff	$764.05
Michael Allen	$750.37
Jullian Goodin	$728.86
Alfred Young	$716.11
Geoffrey Fischer	$699.98
Richard Barbour	$677.18
Christopher Stephens	$676.80
Allan Gilbert	$653.90
Maijargal Sukhbaatar	$645.52
Troy Plummer	$613.32
John Fisher	$599.63
Melanie Cohen	$555.70
Joseph Diecedue	$545.71
Michael Hanson	$484.68
Russell Chang	$159.53
Total	***$268,037.06***

Retention Bonus

QUALIFIER	BONUS*
Sebastian Kazek	$5,603.78
Max Quasem	$4,523.99
Timothy Cruise	$4,445.50
Robert Ulreich	$4,440.36
Carla Miller	$3,966.12
Tara Soderman	$3,356.52
Katherine Georgiou	$3,324.90
Ramin Madani	$3,154.94
Crystal Valentine	$3,099.67
James Torgerson	$3,078.09
Kevin Haines	$2,936.44
Lance Rider	$2,908.59
Ruben Soberanes	$2,905.78
Rosalie Zwicker	$2,898.92
Scott Remmey	$2,887.23
Edward Wilkins	$2,837.44
Arthur Westergren	$2,827.43
Hamed Hashimi	$2,816.38
Eli McKenzie	$2,794.44
Anthony Mutter	$2,741.86
Jeff Debiak	$2,730.92
Joseph Nosse	$2,702.05
Rae Duvauchelle	$2,692.71
Michael Perkins	$2,684.81
Nicholas Soboleski	$2,672.32
Angelika Vassilieva	$2,664.12
John Collins	$2,656.91
John Reason	$2,604.07
Jesse Wise	$2,562.77
Lily Tchen	$2,561.09
Karen Stockwell	$2,522.29
Timothy Baker	$2,515.85
Mary Ann Gaelic	$2,494.18
Simon Arias	$2,462.29
Yevgeniy Kashkin	$2,452.97
Eric Miller	$2,436.77
Robert Rowe	$2,432.13
Garret Kun	$2,415.66
Jena Rana	$2,408.43
Michael Vasu	$2,396.72
Rudi Camenzind	$2,314.52
David Tubbin	$2,223.53
Steven Stensrud	$2,221.94
Bryan Johnson	$2,218.08
Troy Tripp	$2,215.78
Chris Rose	$2,137.07
David Jackson	$2,131.86
Patricia Newell	$2,131.84
Christopher Warren	$2,129.58
Edward Hanna	$2,085.16
Corey Woodson	$2,065.99
Ronald Friedlander	$2,056.04
Thomas Craig	$2,051.88
Maria Esposito	$2,039.41
Saeideh Nessar Ali	$2,028.30
Andrew Johnson	$2,016.60
Bert Feldman	$2,007.06
Alex Bluhm	$1,991.83
Allison Bankowski	$1,986.80
Greg Stewart	$1,974.06
Matthew Houston	$1,954.45
Earle Harris	$1,933.28
Theodore Greer	$1,915.86
Rachel Buser	$1,913.27
Matthew Laughter	$1,903.10
Ed Olfert	$1,897.03
Loren Cardwell	$1,896.47
Allan Munro	$1,894.13
Rebecca Rushnok	$1,886.52
Robert Kanaan	$1,877.91
Brian Allt	$1,874.56
Daniel Potilechio	$1,869.00

QUALIFIER	BONUS*
Sylvia Freeman	$1,861.44
Eugene Williams	$1,851.07
Amir Sedaghat	$1,823.77
Brock Koman	$1,819.33
Leon Thompson	$1,815.44
Steven Bohne	$1,807.45
Chad Keeney	$1,807.01
Matthew Gonzales	$1,793.95
Karen McQuoid	$1,793.61
Corey Neff	$1,780.78
Manuel Wojnarowicz	$1,772.82
Sabrina Lloyd	$1,757.92
John Bulecza	$1,746.93
David Thornton	$1,745.12
Salvatore Giacchi	$1,738.89
Timothy Collier	$1,738.50
Beth Snow	$1,730.27
Tracy Haden	$1,720.72
Brandon Corkins	$1,716.24
Ronald Trombetta	$1,710.58
Matthew Wolfanger	$1,705.90
Melissa Losk	$1,694.57
James Schneider	$1,693.04
Christopher Jordan	$1,685.13
Ryan Clarke	$1,677.99
Andre Abramovich	$1,672.25
Brian Lulloff	$1,647.23
Derek Sandilands	$1,641.96
Moswen Taylor	$1,625.70
James Aalders	$1,624.52
Charles Riggs	$1,611.86
Tracy McNallan	$1,603.01
Tony Fox	$1,598.58
Herbert Adams	$1,597.64
David Goodman	$1,596.50
Sarmast Shojaie	$1,595.04
Richard Krueger	$1,591.08
Freida Yakubov	$1,581.75
Rory Crockford	$1,576.93
Michael Dupree	$1,575.32
Alecia Olds	$1,569.84
Herivelto Pereira	$1,557.64
David Williams	$1,555.61
Adam Kahn	$1,546.40
Yvonne Hernandez	$1,538.44
Tara Shuler	$1,525.50
Shiw Hollingsworth	$1,523.54
Sandi Babcock	$1,523.32
Mark Peltz	$1,522.83
Joshua Thomas	$1,522.80
Valerie Franklin	$1,517.15
Arthur Greene	$1,517.12
Democratis Pashalidis	$1,507.54
Justin Smith	$1,506.53
Patrick Fowler	$1,498.40
Laura Fisher	$1,495.00
Robert Dunn	$1,491.83
Sara Geiger	$1,489.91
Randolph Souliers	$1,487.81
Matthew White	$1,487.45
Stephen DeMarie	$1,487.27
Larry Wright	$1,487.22
Lynda Williams	$1,485.40
Teresa Daye	$1,474.62
Zachary Hart	$1,473.90
Hector Dessis	$1,471.13
Lonnie Mounts	$1,459.96
Erin Ziegler	$1,451.79
Robert Fiedler	$1,448.68
Alan Silverman	$1,440.21
Scott Sonnenberg	$1,439.17
Felili Maiava	$1,437.32

QUALIFIER	BONUS*
Rodney Ward	$1,428.73
Madge Moodietitre	$1,427.05
Kelvin McDiarmid	$1,422.74
Cynthia Sittig	$1,421.23
Anthony Accurso	$1,417.92
Robert Shafer	$1,413.51
Iryna Sushkova	$1,411.16
Bonnie Williams	$1,409.12
Dennis Reiman	$1,408.71
Douglas Bauknecht	$1,398.92
Joshua Pratscher	$1,396.84
Robert Gerdes	$1,389.85
David Montgomery	$1,384.14
Joseph Szygiel	$1,381.88
Patrick Stenglein	$1,377.11
Muhammad Ali	$1,371.33
George Sturge	$1,357.83
Farhod Shamsiyev	$1,349.96
Balkranjit Dhanoa	$1,347.69
Michael Naccarato	$1,341.60
Kobina Sekyi	$1,334.48
Donald McCrary	$1,330.06
Thomas Tulowiecki	$1,329.37
Anthony Mele	$1,317.08
Kevin Willey	$1,312.80
Marnetta Mosley-Myles	$1,308.84
William Gordon	$1,301.34
David Farraway	$1,301.18
Qin Zhang	$1,291.91
Lovely Johnson	$1,279.41
Jared Mlinarich	$1,277.35
Lacey Stoor	$1,271.35
Robert Harris	$1,267.75
Patricia Harris	$1,261.80
Linda Browning	$1,259.74
James Tanguay	$1,255.38
Ka Law	$1,251.53
Grant Sharp	$1,242.12
Michael Snow	$1,241.55
William Burbank	$1,237.67
Samantha Chui	$1,235.32
Jessica Robinson	$1,235.22
Joel Rappaport	$1,233.56
John Franklin	$1,229.58
Todd Krentzel	$1,228.35
Charles Mathes	$1,227.96
Joshua Gatz	$1,226.95
Dennis Titcombe	$1,225.80
Preeti Sahgal	$1,219.13
Chelsea McKinney	$1,218.13
Renee Sturdivant	$1,210.46
James Herrera	$1,209.69
William Haefs	$1,206.58
Byron Paz	$1,204.44
Keith Campbell	$1,202.74
Brian Utter	$1,191.51
Julie Aprahamian	$1,188.50
John Petty	$1,184.72
Loan Pham	$1,180.59
Kasea Matthews	$1,173.41
Michael Broker	$1,172.06
Lennis Hayes	$1,167.73
Graham Komada	$1,164.83
Joshua Werner	$1,148.12
Noe Gonzales	$1,122.47
Joshua Riehl	$1,114.68
Jennifer Mernone	$1,114.50
Shawn Richmond	$1,108.77
Jocelyn Sperling	$1,093.84
Herman Libman	$1,087.52
Aunjel Faucheux	$1,086.52
Betty Ross	$1,086.02

QUALIFIER	BONUS*
Alan Perrin	$1,083.64
Thomas Korody	$1,082.32
Gabriel Feldmann	$1,079.34
London Burnett	$1,074.33
Joaquin Santos	$1,071.58
Jeffery Siltman	$1,071.27
Devin Phillips	$1,063.31
Yekaterina Mayants	$1,058.28
Sarah Williams	$1,054.81
Alan Rosen	$1,053.75
LaTonya Tucker	$1,053.14
Glenn Vandesande	$1,037.73
Jay Meyer	$1,033.60
Dave Ramirez	$1,032.68
Aaron Hammill	$1,028.97
Matthew Dahler	$1,028.70
Lisa Roemer	$1,023.21
Beth Lopez	$1,019.50
Tamara Hawes	$1,019.00
Dawn McElwain	$1,015.16
William Jaquay	$1,011.92
Anthony Lowe	$1,006.92
Stephenie Noah	$998.73
Benjamin Mancillas	$996.53
Mireille Jaillet	$996.18
Steven Sequeira	$992.18
Jason Young	$984.66
Jeffrey Gidlund	$973.16
Ronald Marx	$972.54
Mildred Amadeo	$966.85
David Garbarskiy	$961.88
Thomas Parker	$960.65
Matthew Daley	$959.11
Norman Sellen	$959.09
Suny Robinson	$955.79
Philip Parisi	$953.04
Gregory Engrav	$949.82
Daniel Strader	$949.81
Rickie Sasser	$949.43
Matthew Davison	$948.36
Pamela Ladd	$943.75
Susan Schreiber	$924.57
Ottmas Richards	$922.37
Paramjit Sangha	$921.76
David Brister	$920.73
Mack Bell	$920.26
Benjamin VanFossen	$913.42
Keith Cornwell	$912.34
Amanda Hetrick	$906.62
Aaron Webb	$901.49
David Shields	$899.78
Micah Rounds	$899.48
Matthew Kernan	$898.28
Michael Edelman	$897.11
Desiree Jones	$894.85
Larry Hardeman	$889.39
Matthew Cano	$888.90
Victor Quimson	$887.64
Raymond Lavrenz	$887.42
Brian Conklin	$884.72
James Modico	$883.25
Jason Berg	$880.26
Neritan Cjapi	$879.73
Zulfikar Bhukera	$878.83
Marco Chow	$876.94
Tibor Simon	$873.51
Walter Bowser	$873.48
Andrew Shold	$869.73
Carlos Escobar	$866.87
Luis Guerra	$864.52
Stephanie Kelly	$861.04
Matthew Herrera	$856.50

Retention Bonus

QUALIFIER	BONUS*
John Elkins	$856.43
Chad Harris	$855.88
Kelly McDonald	$848.63
Carolyn Stroman	$842.64
Aaron Hansen	$841.31
Miguel Orellana	$838.28
Rebecca Murray	$833.53
Erik Graham	$827.20
Rodney Brooks	$826.56
Kevin Washington	$824.99
Kevin Gamble	$822.71
Dustin Stover	$821.63
Matthew Nereng	$820.53
Tatyana Rostanets	$820.37
Richard Hughes	$819.86
Robert Harris	$816.84
Andrea Barenholtz	$812.81
Elizabeth Lopez	$812.27
Alfred Young	$812.00
Jerrold Smith	$811.64
Patrick Cowell	$809.81
Jamie Gustafson	$807.19
Kim Phamhuy	$805.51
Travis Moody	$802.55
Bradley Kincaid	$801.27
James Erickson	$792.45
Theresa Postell	$790.33
Patrick Parisi	$784.37
Craig Snyder	$749.21
Terrence Ealy	$742.71
Rigoberto Pedroza	$735.86
Michael Bogner	$734.81
Susan O'Bryon	$728.73
Uriah Ortiz	$727.89
Daushel Henderson	$720.86
John Wicks	$719.28
Daniel Arreola	$706.74
Kim Burton	$704.32
Lamine Diakhate	$703.55
Alexandra McCarthy	$703.31
John Agnew	$702.19
Jan Fisher	$699.73
Julie Wells	$695.66
Nathan Harman	$688.61
James Milburn	$685.78
Justin Phillips	$658.73
Matthew Sommers	$657.73
Isaiah Taulbee	$647.74
Zerlina Lewis	$638.52
Bradley George	$637.88
Jerry Arnette	$632.97
Agatha Safford	$631.36
Nathan Lewayne	$629.70
Robert Ehlers	$627.91
Joy O'Neill-Naime	$622.74
Michelle Blanco	$622.68
Thomas Harkins	$622.43
Michael Raskovskiy	$619.88
Michael Glossop	$618.25
James Fletcher	$614.79
Chenine Ellis-Dias	$612.15
Scott Florin	$609.03
Herman Fennell	$608.93
Kenji Leonard	$608.33
Alyssa Tavizon	$607.50
Ralph Walls	$601.04
Dianna Ray	$599.85
Michael Welsh	$595.31
Charlie Warren	$594.45
Elizabeth Marcketta	$592.83
Charles VanDyke	$590.58
Sabeel Caudle El	$588.65

QUALIFIER	BONUS*
David Baum	$588.24
Paul Broman	$584.69
Mallesh Gopalswami	$583.99
Travis Finley	$583.92
Angelica Gallardo	$582.93
Charles Lesperance	$582.31
Richard Miller	$578.54
Sean Smith	$578.28
Bradley Ellison	$578.25
Andrea Yee	$577.88
Adam Michaud	$576.47
John Jones	$576.05
Marc Hendricks	$573.14
Jessica Cox	$571.64
Joshua Reynalds	$569.90
Naomi Miller	$567.98
James Jasinski	$565.92
Michael Forcier	$563.43
Debra Cloutier	$563.30
Chad Mulchand	$563.21
Brandon Braun	$562.14
Joseph Milchling	$560.32
Thomas VanOsdol	$558.39
Francis Skrenes	$506.70
Paul May	$493.85
Andrew Manchon	$488.32
Leo Soucy	$484.17
Lamissi Ali	$479.39
Monica Klokstad	$473.05
Matthew Grana	$469.92
Joyce Dacklin	$469.51
Mitchell Look	$469.21
Aimee Capps	$468.63
Paul Vojtek	$458.77
Raphael Bouchereau	$454.02
Asher Lavallee	$450.09
Timothy Nolan	$449.66
Lily Mouchantaf	$442.22
Brian Coley	$419.89
Paul Hill	$418.45
Michael Rogers	$417.01
Myrissa Howellbotts	$415.50
Mark Corkrean	$415.07
Nabil Spahi	$413.70
David Boggs	$413.04
Sierra Mello	$411.93
Sharon Dailey	$411.84
David Wright	$411.39
Fedeline Auguste	$410.76
Timothy Dawe	$409.61
Paulo Alexandre	$409.24
Sharon Ward	$408.46
Linda Marshall	$406.63
Alejandro Robles	$403.99
Angel Sanchez	$403.51
Karen Wade	$403.12
Aaron Tavizon	$403.11
Hooman Shahidy	$402.20
Israel DelGadillo	$401.88
Sandra Craven	$401.73
Benjamin Eggen	$399.06
Tingadane Koloko	$394.21
Siddharth Patel	$394.06
Jason Ryan	$393.06
Lucy Marshall	$392.70
Michael Kritzer	$391.15
Lisa Brooke	$390.97
Tierell Johnson	$390.76
Nelson Guanipa	$390.05
David Shufelt	$389.01
Thomas Estrella	$388.44
Jeffrey Garey	$387.78

QUALIFIER	BONUS*
Meredith West	$387.71
Sangeta Daji	$387.06
William Reeves	$386.80
Luis Bagundo	$386.06
Christopher Schafer	$385.20
Christopher McNie	$385.19
Matthew Dazahastings	$384.93
William Tesch	$384.28
Bhupinder Atwal	$383.76
George Meyer	$382.65
Gregory Lees	$379.25
David Lamb	$378.99
David Lumbreras	$378.81
Frederic Zaug	$294.13
Scott Richards	$278.23
Duane King	$260.02
Martin Cohen	$251.30
John Coley	$249.70
Joel Garfield	$247.83
Peter Cranley	$247.42
David Anderson	$247.14
Hoang Do	$245.07
Alexander Liebner	$244.24
Lanlan Wen	$243.14
Joseph McCormack	$241.07
John Rosales	$238.79
Oluwasegun Fapohunda	$236.86
William Chang	$234.59
Stephanie Abbott	$228.56
Lydia Bartels	$226.68
Davon Hall	$225.08
Johanna Legayada	$221.65
Alexander Balish	$221.44
Anthony Williams	$221.02
John Mangiafreno	$220.32
Juancarlos Quesada	$218.93
Jacob Atkinson	$218.90
David Detwiler	$216.28
Jennifer Tallman	$216.05
Eric Maxhimer	$213.60
Travis Nadeau	$213.20
Matthew McCullough	$213.20
Erika Balayan	$211.92
Pascal Lacasse	$211.75
Katrina Kimball	$211.46
Jason Valder	$211.17
Dean Sproles	$210.61
Thomas Ruiz	$209.71
Charles Lewis	$209.52
Lynette Williams	$208.80
Steven Franks	$208.80
Gregory Keller	$207.57
Linda Fong	$206.97
Tyrone Noble	$206.67
Patrick Wolter	$203.75
Tonya Parks	$199.63
Ryan Nishio	$198.90
Deirdre Doughty	$197.65
Rita Harris	$197.58
Benjamin Reeder	$196.71
Ricardo Subero	$194.95
Keiry Miranda	$194.83
Donna Redford	$194.36
Jeffrey Begnaud	$194.03
Lasima Pinkney	$192.81
Trevor Shayler	$192.78
Matthew Nichols	$192.05
Nicole Davis	$190.96
Jacqueline Wilk	$188.59
Christopher Williamson	$187.11
Timothy Brown	$186.66
Kevin Pedersen	$186.26

QUALIFIER	BONUS*
Virginia Dunnigan	$185.59
Kathryn Murdock	$185.36
Darwin Cabello	$185.04
Larry Mumma	$183.87
Joanne Canterelli	$183.53
Josh Killian	$183.51
Amanda Lopez	$180.58
Christopher Hankins	$180.49
Ronald Imhof	$178.89
Brian Posnack	$178.14
Steven Lavarnway	$177.48
Chad Houghton	$175.27
Brian Tontrup	$174.82
Myhailo Marchuk	$174.76
John Goorley	$174.37
David Bolotin	$174.37
Coryn Smith	$172.82
Ronald Hair	$172.65
Wing Chan	$172.33
Ashley Haer	$172.21
Bryan Zane	$172.13
Michael Johnson	$172.06
Subrata Biswas	$170.98
Yuan Liu	$170.74
Steven Yahnke	$170.19
Eric Johnson	$170.04
Kenneth Wiest	$168.73
Kim Tanaka	$167.87
Taaron Long	$167.64
I-Chieh Teng	$167.40
Ramey Elabu	$167.17
Darcie Matzer	$165.51
Charles Rubino	$164.83
Jared Ziliak	$164.18
Kamel Saidmansour	$162.25
James Watkins	$161.94
Cassandra Aguirre	$161.48
John Graves	$161.42
Joseph Stout	$161.27
Shane Kuenning	$160.81
James Scallon	$160.80
Derek Aman	$160.72
Jesse Lucas	$160.52
Edward Griesel	$160.16

Total Bonus Paid Out

$573,070.87